



Atty Docket No.4535/23

2164 #6 BT
8-27-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter MELCHIOR et al.

App. No.: 09/981,637 Examiner: To be Assigned

Filed : October 16, 2001 Group: 2164

Title: CREDIT MONITORING AND CREDIT ASSURANCE IN A FULL SERVICE TRADE SYSTEM

Commissioner for Patents
Washington, D.C. 20231

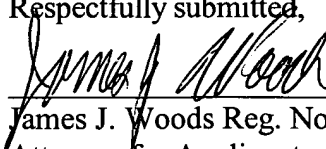
INFORMATION DISCLOSURE STATEMENT

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

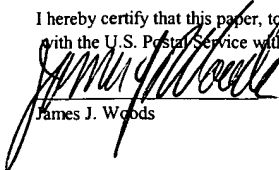
This IDS is being filed before the mailing date of a first office action on the merits and thus no fee is due. The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

Dated: 8/15/02

Respectfully submitted,


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I hereby certify that this paper, together with any document referred to as attached or enclosed, is being deposited this date with the U.S. Postal Service with sufficient postage as First Class Mail addressed to: Commissioner for Patents, Washington, D.C. 20231


James J. Woods

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INFORMATION DISCLOSURE CITATION LIST	Atty. Docket No.: 4535/23	Application Serial No.: 09/981,637
	Applicants: MELCHIOR et al.	
	Filing Date: October 16, 2001	Group Art Unit: 2164

U.S. PATENT DOCUMENTS

Exam. Init	Document Number	Date	Name	Class	Subclass
	6,360,211	3/19/2002	Anderson et al.		
	6,351,738	2/26/2002	Clark		
	6,240,396	5/29/2001	Walker et al.		
	6,219,653	4/17/2001	O'Neill et al.		
	6,192,354	2/20/2001	Bigus et al.		
	6,167,385	12/26/2000	Hartley-Urquhart		
	6,128,602	10/3/2000	Northington et al.		
	6,073,116	6/6/2000	Boyle		
	6,035,208	3/7/2000	Solomon		
	5,970,470	10/19/1999	Walker et al.		
	5,875,437	2/23/1999	Atkins		
	5,717,989	2/10/1998	Tozzoli et al.		
	5,644,727	7/1/1997	Atkins		

FOREIGN PATENT DOCUMENTS

Exam. Init.	Document Number	Date	Country	Class	Translation
	WO 01/75644	10/11/2001	PCT		
	WO 01/41096	6/7/2001	PCT		
	WO 01/33220	5/10/2001	PCT		
	WO 00/70519	11/23/2000	PCT		
	WO 00/55774	9/21/2000	PCT		
	WO 00/48053	8/17/2000	PCT		

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OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)

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